

Fill in this information to identify your case and this filing:

Debtor 1	Christell Ayers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number	<u>20-01407</u>		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

519 North Main Street

Street address, if available, or other description

Mount Prospect IL 60056-0000

City State ZIP Code

Cook

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$280,000.00

Current value of the portion you own?

\$280,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

Check if this is community property (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Primary Residence DUMP

Debtor 1 Christell Ayers**If you own or have more than one, list here:**

1.2

10501 South Corliss Avenue

Street address, if available, or other description

Chicago IL 60628-0000

City

State

ZIP Code

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$45,000.00****Current value of the portion you own?****\$45,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:**Rental Property Two story, 2 unit DUMP****If you own or have more than one, list here:**

1.3

1445 Kristan Avenue

Street address, if available, or other description

North Chicago IL 60064-0000

City

State

ZIP Code

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$115,390.00****Current value of the portion you own?****\$115,390.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:**Rental Property DUMP**

Debtor 1 Christell Ayers**If you own or have more than one, list here:**

1.4

Westgate Palace Resorts

Street address, if available, or other description

City _____ State _____ ZIP Code _____

County _____

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**Unknown****Current value of the portion you own?****Unknown**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

Interest in timeshare

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$440,390.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes3.1 Make: NissanModel: PathfinderYear: 2010Approximate mileage: 185000

Other information:

Currently needs engine 240,000 miles DUMP

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$200.00****Current value of the portion you own?****\$200.00**3.2 Make: CadillacModel: STSYear: 2009Approximate mileage: 185000

Other information:

Poor to Fair condition sedan DUMP (will try to sell)

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?**\$356.00****Current value of the portion you own?****\$356.00**

Debtor 1 **Christell Ayers**

3.3 Make: **Ford**
 Model: **Expedition**
 Year: **2017**
 Approximate mileage: **12,000**
 Other information:

Business Vehicle SUV KEEP

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$22,273.00**\$22,273.00**

3.4 Make: **Lincoln Mercury**
 Model: **MKT**
 Year: **2013**
 Approximate mileage: **104,000**
 Other information:

Business Vehicle. Vehicle is totaled. DUMP

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$0.00**\$0.00**

3.5 Make: **Ford**
 Model: **T350HD**
 Year: **2016**
 Approximate mileage: **80,000**
 Other information:

Business Vehicle - Executive High Top Van KEEP

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$19,278.00**\$19,278.00**

3.6 Make: **International Truck**
 Model: **Passengers**
 Year: **2008**
 Approximate mileage: **240,000**
 Other information:

Business Vehicle, poor condition, needs new engine, engine leaking oil. KEEP

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$500.00**\$500.00**

3.7 Make: **GMC**
 Model: **5500 Passenger Bus**
 Year: **2009**
 Approximate mileage: **175,000**
 Other information:

Business Vehicle Needs new transmission

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$2,105.00**\$2,105.00**

3.8 Make: **Lincoln Mercury**
 Model: **Stretch Town Car**
 Year: **2007**
 Approximate mileage: **312,000**
 Other information:

Business Vehicle DUMP

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **Current value of the portion you own?**

\$436.00**\$436.00**

Debtor 1 Christell Ayers**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=>

\$45,148.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**Ordinary household goods and furnishings; major appliances**

\$800.00

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Ordinary electronics including: cell phone, computer, television**

\$500.00

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....

Debtor 1

Christell AyersDog. Breed: Pitbull. Age: 1 year

\$100.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1,400.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....
 Institution name:

17.1. Checking	5/3 Bank	\$400.00
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17.2. Checking	Chase	\$352.00
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18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes.....
 Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity: % of ownership:

Midwest Limosine & Transportation. EIN: 26-4002209. Liquidation value: \$2,500.00	100	%	\$2,500.00
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Abbott Connection Ltd. EIN: 90-0995899. Liquidation value: \$1,000.00	100	%	\$1,000.00
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20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them
 Issuer name:

Debtor 1 Christell Ayers**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

Pension**IMRF. No value; defined benefit plan.****\$0.00****22. Security deposits and prepayments***Your share of all unused deposits you have made so that you may continue service or use from a company**Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**EquiTrust. Beneficiaries are Debtor's sons.****\$2,000.00****24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them....**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..

Debtor 1 Christell Ayers**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**USAA Term Life insurance policy.****Face amount: \$250,000.00; cash value:****\$0.00****Debtor's sons****\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$6,252.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?** No. Go to Part 7. Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1

Christell Ayers**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$440,390.00
56. Part 2: Total vehicles, line 5	\$45,148.00	
57. Part 3: Total personal and household items, line 15	\$1,400.00	
58. Part 4: Total financial assets, line 36	\$6,252.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$52,800.00	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$493,190.00

Fill in this information to identify your case:

Debtor 1	Christell Ayers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)	<u>20-01407</u>		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Ditech Financial Llc	519 North Main Street Mount Prospect, IL 60056 Cook County Primary Residence DUMP	\$341,860.00	\$280,000.00	\$61,860.00
	Po Box 6172 Rapid City, SD 57709	Number, Street, City, State & Zip Code			

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **First Mortgage**

Opened
04/10 Last
Active 08/19

Date debt was incurred Last 4 digits of account number 4795

Debtor 1 **Christell Ayers**

First Name Middle Name Last Name

Case number (if known)

20-01407

2.2 Ford Credit

Creditor's Name

**P.O. Box 790093
Saint Louis, MO
63179-0093**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$44,416.02

\$22,273.00

\$22,143.02

**2017 Ford Expedition 12,000 miles
Business Vehicle SUV KEEP**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Auto Loan**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number **3343**

2.3 Ford Credit

Creditor's Name

**PO Box 542000
Omaha, NE 68154**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$32,000.00

\$19,278.00

\$12,722.00

**2016 Ford T350HD 80,000 miles
Business Vehicle - Executive High Top Van KEEP**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Auto Loan**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number **0469**

2.4 Mr. Cooper

Creditor's Name

**8950 Cypress Waters
Blvd
Coppell, TX 75019**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$64,542.00

\$280,000.00

\$64,542.00

519 North Main Street Mount Prospect, IL 60056 Cook County Primary Residence DUMP

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Second Mortgage**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

**Opened
11/06 Last
Active 10/14**

Date debt was incurred **Opened
11/06 Last
Active 10/14**

Last 4 digits of account number **9724**

Debtor 1 **Christell Ayers**

First Name Middle Name Last Name

Case number (if known)

20-01407

2.5 Specialized Loan Servicing/SLS

Creditor's Name

**Attn: Bankruptcy Dept
8742 Lucent Blvd #300
Highlands Ranch, CO
80129**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Describe the property that secures the claim:

**10501 South Corliss Avenue
Chicago, IL 60628 Cook County
Rental Property Two story, 2 unit
DUMP**

\$117,461.00

\$45,000.00

\$72,461.00

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **First Mortgage**

**Opened
04/13 Last
Date debt was incurred Active 08/19**

Last 4 digits of account number **2746**

2.6 US Bank Home Mortgage

Creditor's Name

**Attn: Bankruptcy
800 Nicollet Mall
Minneapolis, MN 55402**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Describe the property that secures the claim:

**1445 Kristan Avenue North Chicago,
IL 60064 Lake County
Rental Property DUMP**

\$94,907.00

\$115,390.00

\$0.00

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **First Mortgage**

**Opened
05/13 Last
Date debt was incurred Active 09/19**

Last 4 digits of account number **8460**

Debtor 1 **Christell Ayers**

First Name Middle Name Last Name

Case number (if known)

20-01407

2.7 **Wells Fargo Home Mortgage**

Creditor's Name

Describe the property that secures the claim:

\$4,464.00

\$45,000.00

\$4,464.00

**10501 South Corliss Avenue
Chicago, IL 60628 Cook County
Rental Property Two story, 2 unit
DUMP**

**Mac#2302-04e Pob 10335
Des Moines, IA 50306**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Second Mortgage**

**Opened
05/07 Last**

Date debt was incurred **Active 07/19**

Last 4 digits of account number **6253**

2.8 **Westgate Resorts, Ltd.**

Creditor's Name

Describe the property that secures the claim:

\$7,231.63

Unknown

Unknown

**Westgate Palace Resorts
Interest in timeshare**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Mortgage**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Date debt was incurred **12/22/2014**

Last 4 digits of account number **1115**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$706,881.65

If this is the last page of your form, add the dollar value totals from all pages.

\$706,881.65

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State & Zip Code

**Bank of America
4909 Savarese Circle
Tampa, FL 33634**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number **7173**

Debtor 1 **Christell Ayers**

First Name

Middle Name

Last Name

Case number (if known)

20-01407

Name, Number, Street, City, State & Zip Code
Bank of America
Attn: Bankruptcy
PO Box 982238
El Paso, TX 79998

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number **7173**

Name, Number, Street, City, State & Zip Code
Wirbiki Law
33 W Monroe #1140
Chicago, IL 60603

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number **7173**